



FTR

**Insurance Committee Public Hearing  
Thursday, January 31, 2012**

**Connecticut Association of Health Plans  
Testimony in Opposition to**

**Proposed Bill 117 AA Limiting Increases in Health Insurance Premiums Based on Age  
Band Adjustments**

The Connecticut Association of Health Plans respectfully urges the Committee's opposition to SB 117.

Given that SB 117 is only a few lines long, it is somewhat vague as to the bill's intent. However, it's important for the Committee to appreciate that compression of age bands has already been addressed by the federal Affordable Care Act (ACA) and it's unclear what, if anything, the state can act to change. Furthermore, we would strongly caution the Committee against any action that would fundamentally impact the market at this point in time while the Exchange is in the throes of implementation. Carriers are already in the process of development, IT and otherwise, based upon current guidance from HHS (Health & Human Services) and the Exchange Board. Making changes at this juncture could have an unintended detrimental effect on the Exchange at large.

We strongly urge your rejection SB 117. Thank you for your consideration.